

**REMARKS**

The Applicant thanks the Office for the careful consideration given the application in the communication. Claims 1, 18, 31 and 34 have been amended to further clarify and distinguish Applicant's claimed invention over the cited references, based on several telephone conferences with the Examiner. The amendments to the claims are fully supported by the specification as filed. The Applicant believes that the claims, as amended, define over the references cited in the Office communication of December 12, 2002. The cited references neither structurally nor more generally, suggest the claimed subject matter of Applicant's claimed invention. Applicant hereby requests examination and reconsideration of the application, in view of the foregoing amendments.

**SUMMARY**

Applicant has made a diligent effort to distinguish the present invention over the referenced art and to place the claims in condition for allowance. However, should there remain unresolved issues that require adverse action, it is respectfully requested that the Examiner telephone Douglas D. Russell, Applicant's Attorney at 512-338-4601 so that such issues may be resolved as expeditiously as possible. For these reasons, and in view of the above amendments, this application is now considered to be in condition for allowance and such action is earnestly solicited. Reconsideration and further examination is respectfully requested.

Respectfully Submitted,

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Date

  
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Douglas D. Russell, Reg. No. 40,152  
Attorney for Applicant

TAYLOR RUSSELL & RUSSELL, P.C.  
4807 Spicewood Springs Road  
Building One Suite 1200  
Austin, Texas 78759-8444  
Tel. 512-338-4601  
Fax. 512-338-4651  
Email: drussell@russell-law.com

VERSION WITH MARKINGS TO SHOW CHANGES MADE

In the claims:

Please rewrite claim 1 as follows:

1. (once amended) A personal financial management software program for recording, predicting, and comparing financial data, comprising:
- a graphical user interface for creating, manipulating and displaying objects of object-oriented software programs;
  - a current activity tool comprising objects for entering data from current financial transactions for recording purposes;
  - a planning analysis tool comprising objects for entering projected financial data for a financial activity simulation; [and]
  - a budgeting analysis tool comprising objects for comparing current financial data with projected financial data[.]; and  
template objects comprising groupings of account, category and transaction objects into associated collections, each collection being movable as a group, for simplified manipulation of financial information.

Please rewrite claim 18 as follows:

18. (once amended) A method for recording, predicting, and comparing financial data using a personal financial management software program, comprising:
- creating, manipulating, and displaying objects of object-oriented software programs by a graphical user interface;
  - entering data from current financial transactions for recording purposes using objects of a current activity tool;
  - entering projected financial data for simulating financial activity using objects of a planning analysis tool; [and]
  - comparing current financial data with projected financial data using objects of a budgeting analysis tool[.]; and

grouping account, category and transaction objects into associated collections within template objects, each collection being movable as a group, for simplified manipulation of financial information.

Please rewrite claim 31 as follows:

31. (once amended) A computer-implemented method for personal financial management, comprising the steps of:

creating, manipulating, and displaying objects of object-oriented software programs by a graphical user interface;

entering data into objects belonging to an account class, a category class, and a transaction class based on past, current, and projected financial transactions;

defining objects belonging to a template class that associate common activities to a financial transaction comprising objects of an account class, a category class, and a transaction class;

simulating financial activity due to all objects representing financial transactions from the earliest past date to the latest future date entered;

tracking cash flows by use of cash objects;

identifying and graphically depicting discrepancies and shortfalls in the simulated transactions;

comparing current financial data with projected financial data based on objects representing financial transactions;

adjusting object data to eliminate and minimize discrepancies and shortfalls, and to provide a more accurate fit with actual financial activity; [and]

displaying a to-do list for prompting the user to initiate planned actions[.]; and

grouping account, category and transaction objects into associated collections within template objects, each collection being movable as a group, for simplified manipulation of financial information.

Please rewrite claim 34 as follows:

34. (once amended) A personal financial management system for recording, predicting, and comparing financial data, comprising:

a graphical user interface for creating, manipulating and displaying objects of object-oriented software programs;

a current activity tool comprising objects for entering data from current financial transactions for recording purposes;

a planning analysis tool comprising objects for entering projected financial data for a financial activity simulation; [and]

a budgeting analysis tool comprising objects for comparing current financial data with projected financial data[.]; and

template objects comprising groupings of account, category and transaction objects into associated collections, each collection being movable as a group, for simplified manipulation of financial information.